

# Speakers Bureau

Hawaiian Tel FCU's employees are knowledgeable and well-versed in all aspects of finance and banking. We can be an invaluable resource of financial information and guidance. Our panel of experts is available, free of charge\*, to speak to small groups on a wide range of financial topics:

- How to Save Money
- How to Balance a Check Book
- Personal Financial Planning
- How to Apply for a Loan
- Protecting Yourself From Fraud
- Tips on Buying a New or Used Car
- Buying a Home
- The Importance of Good Credit
- How Long To Keep Your Financial Records
- IRA's
- The Benefits of Credit Union Membership
- Financing Your Child's College Education
- 401k's

To arrange for a speaker to come and address your group, please call us at 832-8760, and we will do our best to accommodate you and your organization.

\*Class materials may incur a nominal fee. Minimum of ten attendees per presentation. Two weeks prior notice required. Modules can be tailored to fit a particular group's needs. Call for details.

## Topics of Discussion

### MODULE I

#### •Personal budget.

Why a budget is critical to financial success, and how to go about setting one up.

#### •How to Save Money

Nearly everyone can manage to save regularly in order to meet their financial goals by following these simple "secrets."

#### •Starting a savings account.

A savings account is a crucial element in managing your finances. Find out why.

#### •All about checking accounts.

Discover the convenience and flexibility that a checking account can provide for you.

### MODULE II

#### •How to Choose a Financial Institution

What are the differences between banks and credit unions? Which one is right for you?

#### •The Importance of Good Credit

Whether you've never had credit before, or are trying to repair a bad credit history, these tips will help you look better to lenders.

#### •How to Apply for a Loan

The different types of loans, and how to avoid the mistakes that may disqualify you.

#### •Protecting Yourself From Fraud

Learn how to protect yourself and your money from the ever-increasing threat of fraud.

### MODULE III

#### •Tips on Buying a New or Used Car

Helpful, down-to-earth advice on buying a new or used car.

#### •Buying a Home

Learn what you need to know to make the home-buying experience as pleasurable and informed as possible.

#### •IRA's

What are they? Who's eligible? Also covered: deductibility, contributions, loans, withdrawals and distributions, and transferring.

#### •401(k)'s

401(k) Plans: what they are, who's eligible, contributions, loans, distributions and withdrawals, and changing jobs.

#### •Financing Your Child's College Education

You can raise enough money for your child's college education if you follow this advice.

# Who We Are

"We Are People Helping People Make Their Dreams Come True By Being Their Financial Institution of Choice"

Hawaiian Tel Federal Credit Union (Hawaiian Tel FCU) is a non-profit, full-service financial institution, offering a wide range of services to our members. Structured as a financial cooperative, the Credit Union is owned and operated entirely by its membership.

Established in 1936 by employees of Mutual Telephone Company, the Credit Union has since grown to become Hawaii's sixth largest credit union, with over 35,000 members. Membership is open to anyone who lives or works on Oahu.

We always strive to provide more to our valued members, and we offer a wide array of convenient products and services, including the HTFCU Check Card, AnyTime Teller (24 hour bank-by-phone), home banking via the internet and more. These services allow us to serve our membership wherever they may live or work.

Hawaiian Tel FCU has a tradition of providing quality products and services to our members while maintaining exceptional financial strength. We are excited to expand our horizons and move forward as we welcome new members into the Credit Union.

**Kalihi Branch (Main)**  
1138 North King Street  
Honolulu, Hawaii 96817  
(808) 832-8700 • 1 (800) 272-5255

**Bishop Branch**  
1177 Bishop Street, Suite 100

**Kaimuki Branch**  
1144 10th Avenue • Suite 101

**Waipahu Branch**  
94-239 Waipahu Depot Street • Suite 115

**Wheeler Branch**  
147 Langley Loop • Wheeler AAF

**Shared Branching**  
Conduct transactions at 29 participating credit union locations statewide.

**Corresponding Credit Unions**  
Conduct transactions at 10 neighbor island locations.

**Bank of Hawaii**  
Access your checking account at any Bank of Hawaii location.

**FSCC**  
Shared branching at over a thousand locations across the United States, Puerto Rico, Korea, Guam, Italy and Japan.

**Field of Membership**  
Hawaiian Tel Federal Credit Union's membership is open to anyone who lives, works, goes to school, or worships on Oahu. Family members or persons living in the same household of such persons are also eligible for membership.



# The Key to Financial Success



## Hawaiian Tel Federal Credit Union